

Table I.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.1%	48.9%	54.7%	57.1%	50.4%	41.8%	54.9%	45.5%
Industry group **								
Agric., fish., forest.	37.4%	47.4%	--	37.3% *	27.9% *	41.3% *	43.9%	35.2% *
Mining and manufacturing	46.8%	52.1%	43.9%	63.2%	50.0%	40.9%	57.6%	45.4%
Construction	59.1%	54.6%	56.1%	67.5%	64.6%	36.1%	61.2%	57.6%
Utilities and transp.	54.0%	40.5%	71.4%	59.5%	63.1%	51.0%	57.4%	53.6%
Wholesale trade	51.2%	54.5%	51.5%	61.7%	51.1%	45.3%	56.0%	49.5%
Fin. svcs. and real estate	46.1%	50.9%	43.9%	49.7%	51.9%	43.9%	49.2%	45.7%
Retail trade	54.7%	58.8%	66.1%	63.1%	59.9%	49.9%	62.6%	53.0%
Professional services	42.2%	45.4%	58.6%	54.8%	48.4%	34.1%	54.2%	40.0%
Other services	46.0%	43.0%	50.5%	48.8%	44.5%	45.6%	48.7%	45.3%
Ownership								
For profit, incorporated	49.5%	50.8%	55.5%	60.6%	50.4%	45.3%	57.0%	47.8%
For profit, unincorporated	50.8%	54.5%	57.7%	53.8%	57.5%	41.3%	56.6%	48.8%
Nonprofit	35.6%	24.6%	40.9%	43.6%	45.5%	28.9%	37.3%	35.4%
Age of firm								
Less than 5 years	59.6%	56.1%	51.2%	64.5%	59.2%	58.3%	55.5%	62.2%
5-9 years	52.4%	51.1%	50.3%	54.1%	56.2%	37.6%	53.1%	51.8%
10-19 years	51.8%	46.6%	58.8%	58.2%	46.7%	49.1%	56.6%	49.0%
20 or more years	45.5%	47.8%	54.0%	56.1%	50.1%	41.4%	54.3%	44.3%
Multi/single status								
2 or more locations	44.7%	46.8%	55.4%	60.7%	50.2%	42.1%	57.2%	44.4%
1 location only	52.2%	48.9%	54.6%	56.0%	50.7%	32.7%	54.7%	49.9%
Percent full-time employees								
Less than 25%	60.8%	52.7%	67.6%	50.1%	61.4%	65.0%	64.5%	60.0%
25-49 %	46.2%	36.5%	50.6%	57.0%	50.1%	40.4%	54.5%	44.6%
50-74 %	47.5%	44.7%	58.4%	52.6%	46.3%	46.1%	51.5%	46.7%
75% or more	46.9%	49.9%	54.2%	57.7%	50.8%	41.0%	55.1%	45.1%
Union presence								
No union employees	48.9%	49.6%	56.0%	58.1%	50.8%	43.1%	55.9%	47.1%
Has union employees	39.2%	25.4% *	25.7%	35.0%	46.4%	38.8%	27.1%	39.7%
Percent low-wage employees								
50% or more low-wage	51.9%	56.2%	67.6%	55.5%	56.8%	46.9%	64.3%	50.3%
Less than 50% low-wage	46.4%	48.2%	53.7%	57.3%	49.3%	41.1%	54.0%	44.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	1.95%	1.85%	1.37%	1.42%	0.92%	1.07%	0.73%
Industry group **								
Agric., fish., forest.	8.63%	13.33%	--	16.78% *	15.59% *	16.23% *	9.51%	10.97% *
Mining and manufacturing	1.69%	7.84%	5.77%	3.68%	3.17%	2.45%	3.36%	1.85%
Construction	3.06%	6.04%	5.38%	4.24%	5.32%	10.33%	3.25%	4.72%
Utilities and transp.	2.84%	11.70%	8.54%	7.55%	6.85%	3.51%	6.48%	3.07%
Wholesale trade	2.30%	7.80%	6.17%	4.60%	4.38%	4.02%	3.84%	2.80%
Fin. svcs. and real estate	1.74%	5.89%	7.13%	4.96%	4.07%	2.24%	3.87%	1.89%
Retail trade	1.64%	6.31%	5.23%	4.21%	4.27%	2.19%	3.28%	1.86%
Professional services	1.17%	3.22%	3.10%	2.48%	2.55%	1.65%	1.85%	1.32%
Other services	1.61%	4.44%	4.73%	3.21%	3.64%	2.49%	2.62%	1.90%
Ownership								
For profit, incorporated	0.76%	2.43%	2.18%	1.61%	1.95%	1.05%	1.28%	0.87%
For profit, unincorporated	1.63%	3.83%	4.23%	3.68%	3.16%	2.82%	2.42%	2.01%
Nonprofit	1.51%	4.95%	6.18%	3.43%	2.60%	2.14%	3.27%	1.64%
Age of firm								
Less than 5 years	3.27%	5.76%	6.59%	5.95%	6.71%	10.84%	3.71%	4.84%
5-9 years	2.39%	5.07%	5.04%	4.08%	5.02%	8.76%	2.99%	3.62%
10-19 years	1.83%	3.42%	3.47%	2.93%	4.20%	4.03%	2.06%	2.58%
20 or more years	0.72%	3.14%	2.59%	1.74%	1.59%	0.95%	1.52%	0.78%
Multi/single status								
2 or more locations	0.78%	13.74%	5.87%	2.48%	1.60%	0.93%	3.28%	0.79%
1 location only	1.08%	1.97%	1.94%	1.62%	2.57%	5.37%	1.13%	1.78%
Percent full-time employees								
Less than 25%	2.68%	11.70%	10.08%	7.10%	5.12%	3.56%	5.60%	3.00%
25-49 %	2.17%	9.02%	7.02%	5.09%	5.50%	2.61%	4.31%	2.45%
50-74 %	1.67%	4.88%	5.11%	3.85%	3.77%	2.37%	3.08%	1.90%
75% or more	0.72%	2.21%	2.06%	1.55%	1.62%	1.04%	1.20%	0.83%
Union presence								
No union employees	0.68%	1.98%	1.86%	1.40%	1.50%	1.06%	1.08%	0.81%
Has union employees	1.62%	8.37% *	7.39%	6.36%	4.62%	1.81%	4.75%	1.67%
Percent low-wage employees								
50% or more low-wage	1.65%	6.88%	4.80%	4.31%	3.32%	2.28%	3.15%	1.80%
Less than 50% low-wage	0.68%	2.03%	1.95%	1.45%	1.57%	1.00%	1.13%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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